

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/654,933

Customer No.: 22927

Attorney Docket No.: 96-108-C2

Date Filed: September 1, 2000

Title: METHOD, APPARATUS, AND PROGRAM FOR
CUSTOMIZING CREDIT ACCOUNTS

Applicants: Walker et al.

Group Art Unit: 3694

Confirmation No.: 7050

Examiner: COLBERT, Ella
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REPLY with AMENDMENT
after the Final Office Action mailed May 4, 2010

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed May 4, 2010 (Paper No. / Mail Date 20100419), please consider the following remarks.